

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert L. Spence
Maria Spence
Debtors

Case No. 11-04299-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: DGeorge
Form ID: 3180W

Page 1 of 2
Total Noticed: 29

Date Rcvd: Jul 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2016.

db/jdb +Robert L. Spence, Maria Spence, 1068 State Road, Effort, PA 18330-8001
cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION et al..., Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203
3885151 ++CITIBANK, PO BOX 790328, ST LOUIS MO 63179-0328
(address filed with court: Home Depot Credit Services, P.O. Box 653000, Dallas, TX 75265)
3900510 +Capital One, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
3885146 +Chase Home Finance, 3415 Vision Dr., Columbus, OH 43219-6009, Attn: Bankruptcy Dept.
3885149 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, P.O. Box 630778, Cincinnati, OH 45263-0778)
3900162 +Fifth Third Bank, P.O. Box 829009, Dallas, TX 75382-9009
3885150 Home Depot, Bankruptcy Dept., P.O. Box 20473, Kansas City, MO 64195
3901590 +JP Morgan Chase Bank, N.A., Bankruptcy Dept, 3415 Vision Dr, Dept OH4-7145, Columbus, OH 43219-6009
3947816 +JPMorgan Chase Bank, 3415 Vision Dr, Columbus, OH 43219-6009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

3885141 +EDI: CITICORP.COM Jul 14 2016 19:08:00 AT&T Universal Card, Box 6500, Sioux Falls, SD 57117-6500
3885140 +EDI: AMEREXPR.COM Jul 14 2016 19:08:00 American Express, P.O. Box 981535, El Paso, TX 79998-1535
3922656 EDI: BECKLEE.COM Jul 14 2016 19:08:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
3888667 EDI: BANKAMER2.COM Jul 14 2016 19:08:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102
3885142 EDI: BANKAMER.COM Jul 14 2016 19:08:00 Bank of America, P.O.Box 982235, El Paso, TX 79998-2235
3885143 EDI: BANKAMER.COM Jul 14 2016 19:08:00 Bank of America, Bankruptcy Department, 4161 Piedmont Parkway, NC4-105-03-14, Greensboro, NC 27410
3922377 +EDI: OPHSUBSID.COM Jul 14 2016 19:08:00 CANDICA LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
3885144 EDI: CAPITALONE.COM Jul 14 2016 19:08:00 Capital One, P.O. Box 5155, Norcross, GA 30091, Attn: Bankruptcy Dept.
3946659 +EDI: OPHSUBSID.COM Jul 14 2016 19:08:00 Candica, L.L.C., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
3885145 +EDI: CAPITALONE.COM Jul 14 2016 19:08:00 Capital One, P.O Box 30273, Salt Lake City, UT 84130-0273
3885148 EDI: DISCOVER.COM Jul 14 2016 19:08:00 Discover, P.O. Box 30943, Salt Lake City, UT 84130
3889205 +EDI: DISCOVER.COM Jul 14 2016 19:08:00 Discover Bank, DB Servicing Corporation, POB 3025, New Albany OH 43054-3025
3885152 EDI: CBSKOHLS.COM Jul 14 2016 19:08:00 Kohl's, P.O. Box 3043, Milwaukee, Wi 53201-3043
3945121 EDI: PRA.COM Jul 14 2016 19:08:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
3885153 EDI: SEARS.COM Jul 14 2016 19:08:00 Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
3885154 +EDI: SEARS.COM Jul 14 2016 19:08:00 Sears, 7920 NW 110th Street, Kansas City, MO 64153-1270
3885155 +EDI: WFFC.COM Jul 14 2016 19:08:00 Wells Fargo, P.O. Box 10347, Des Moines, IA 50306-0347
3888484 +EDI: WFFC.COM Jul 14 2016 19:08:00 Wells Fargo Card Services, c/o Recovery Department, P.O. Box 9210, Des Moines, IA 50306-9210
3931804 EDI: ECAST.COM Jul 14 2016 19:08:00 eCAST Settlement Corporation assignee of Citibank, (South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +CANDICA, L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
3885147* +Chase Home Finance, 3415 Vision Dr., Columbus, OH 43219-6009, Attn: Bankruptcy Dept.
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2016 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
Joshua I Goldman on behalf of Creditor JPMorgan Chase Bank, N.A. bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Margaret Gairo on behalf of Creditor JPMorgan Chase Bank, N.A. ecfmail@mwc-law.com
Tullio DeLuca on behalf of Joint Debtor Maria Spence tullio.deluca@verizon.net
Tullio DeLuca on behalf of Debtor Robert L. Spence tullio.deluca@verizon.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Robert L. Spence**
First Name Middle Name Last Name

Debtor 2 **Maria Spence**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:11-bk-04299-RNO**

Social Security number or ITIN **xxx-xx-2340**
EIN **-----**

Social Security number or ITIN **xxx-xx-3741**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert L. Spence Maria Spence
aka Robert Spence, aka Robert Spence Jr., aka Robert L. aka Maria P. Spence, aka Maria Parisi Spence
Spence Jr.

By the
court:

July 14, 2016

Honorable Robert N. Opel
United States Bankruptcy Judge

By: DGeorge, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.